

CLAIM LISTING

1. (currently amended) A forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of financial accounts, the method comprising:
 - establishing a plurality of virtual financial accounts corresponding to budgetary categories overlaid upon an actual financial account using a processor device running computer language instruction sets stored on a computer readable medium;
 - allocating portions of a budget to each of the plurality of accounts using the processor device;
 - automatically using a third-party Internet-connected gateway to repeatedly access a plurality of financial institutions and to repeatedly search on-line searching credit card account and on-line checking account records of a plurality of actual financial accounts at a maintained by the plurality of financial institutions for recent purchases;
 - aggregating the search results using the gateway and displaying the search results over the Internet to a local processor device;
 - allocating recent transactions to a virtual account corresponding to the type of transaction as records of the recent transactions are automatically obtained from the financial institutions by the gateway;
 - automatically debiting the virtual account according to the transaction and crediting the virtual account when additional funds become available.

2.-10. (cancelled)

11. (currently amended) An apparatus used to manage financial resources in an a forward-looking automated fashion to assist in real-time categorical financial decision making across a plurality of financial accounts comprising:

means for establishing a plurality of virtual financial accounts overlaid upon a plurality of actual financial accounts, wherein at least one virtual financial account is overlaid upon multiple actual financial accounts and wherein multiple virtual financial accounts are overlaid upon one actual financial account;

means for allocating a given amount of funding for each of the plurality of virtual financial accounts from each of the actual financial accounts upon which each virtual financial account is overlaid;

an Internet-connected gateway means for repeatedly and regularly accessing and searching recent credit card and on-line checking account records over the Internet from a plurality of actual financial accounts at a plurality of financial institutions without input from the user;

means for recent allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts upon which the virtual financial account selected is overlaid; and

means for debiting or crediting the allocated fund amount as the transaction is obtained from the financial institutions by the gateway according to the transaction

allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

12. (original) The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13. (previously presented) The apparatus according to claim 12, further comprising means for displaying the balance of a virtual financial account after transaction allocation.

14. (original) The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15. (original) The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16.-31. (cancelled)

32. (currently amended) A forward-looking method for managing financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

establishing a plurality of virtual financial accounts overlaid upon at least one actual

financial account using a processor device running computer language
instructions stored on a computer readable medium;

allocating a given amount of funding for each of the plurality of accounts using the
processor device;

using an Internet-connected gateway to access a plurality of financial institutions and to
search on-line records of the plurality of financial institutions representing
searching a plurality of actual accounts for purchases on credit card or other
financial instruments;

allocating transactions to an account selected from the plurality of virtual accounts; and
automatically debiting or crediting the allocated fund amount according to the
transactions allocated to the particular account and from the actual financial
account as the transactions are obtained by the gateway.

33. (currently amended) A forward-looking method for budgeting financial resources
in an automated fashion for real-time categorical financial decision making across a plurality of
actual financial accounts comprising:

establishing a plurality of virtual financial accounts overlaid upon an actual financial
account using a processor device running computer language instructions stored
on a computer readable medium;

automatically periodically searching online financial records maintained by a plurality of
financial institutions using an Internet-connected gateway for transactions made

on a plurality of a user's credit cards and notifying the user of the transactions as record of the transactions are obtained from the financial institutions;
allocating a given amount of budget for each of the plurality of accounts;
allocating transactions to a virtual account corresponding to the type of transaction using the processor device;
automatically debiting the virtual account according to the transaction amount immediately after the transaction has been allocated to a virtual account and crediting the virtual account when funds become available.

34. (currently amended) A forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of actual financial accounts, the method comprising:
establishing a plurality of virtual financial accounts corresponding to budgetary categories overlaid upon an actual financial account using a processor device running computer language instructions stored on a computer readable medium;
allocating portions of a budget to each of the plurality of accounts using the processor device;
automatically periodically searching online financial records maintained by a plurality of financial institutions using an Internet-connected gateway for transactions made on a plurality of a user's credit cards and notifying the user of the transactions; notifying a user over the Internet when a purchase on a credit card or other financial instrument has been made as records of the transactions are obtained by the gateway;

allocating transactions to a virtual account corresponding to the type of transaction;
automatically debiting the virtual account according to the transaction amount
immediately after the transaction has been allocated to a virtual account and
crediting the virtual account when funds become available when a new budgetary
period begins.